

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RENA D FRASURE

Debtor(s)

Case No. 18-24985

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/04/2018.
- 2) The plan was confirmed on 12/13/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/28/2019.
- 6) Number of months from filing to last payment: 6.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$2,475.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$2,475.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$865.42
Court Costs \$0.00
Trustee Expenses & Compensation \$121.29
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$986.71

Attorney fees paid and disclosed by debtor: \$200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT SECURITY SERVICES	Unsecured	663.00	648.70	648.70	0.00	0.00
AT&T SERVICES INC	Unsecured	402.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	558.00	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES	Unsecured	NA	22,527.31	22,527.31	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,846.00	2,944.93	2,944.93	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	4,068.00	4,199.34	4,199.34	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	998.00	1,058.54	1,058.54	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	100.00	100.00	100.00	0.00	0.00
COMMONWEALTH EDISON	Unsecured	405.00	507.81	507.81	0.00	0.00
COOK COUNTY & HEALTH HOSPITAL	Unsecured	77.00	NA	NA	0.00	0.00
Enterprise Rent a Car	Unsecured	164.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	800.00	533.56	533.56	0.00	0.00
NICOR HOME SOLUTIONS	Unsecured	770.00	NA	NA	0.00	0.00
NPR TO ILLINOIS LLC	Secured	NA	1,194.79	1,194.79	0.00	0.00
NPR TO ILLINOIS LLC	Unsecured	800.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	875.00	1,090.42	1,090.42	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,109.00	1,109.46	1,109.46	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	340.00	340.01	340.01	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,282.00	1,345.00	1,345.00	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	599.00	651.69	651.69	0.00	0.00
REGIS MGMT LLC	Unsecured	0.00	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING	Unsecured	180,542.00	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	NA	24,933.11	0.00	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	89,000.00	245,489.73	270,422.84	0.00	0.00
SYNCHRONY BANK	Secured	150.00	NA	150.00	60.00	0.00
TD BANK USA	Unsecured	1,109.00	1,109.45	1,109.45	0.00	0.00
UNIVERSITY OF ILLINOIS HOSPITAL	Unsecured	99.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	81,470.00	81,971.81	81,971.81	0.00	0.00
WESTERN FUNDING INCORPORATED	Secured	12,000.00	15,592.40	15,592.40	1,251.07	177.22
WESTERN FUNDING INCORPORATED	Unsecured	3,017.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$270,422.84	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,592.40	\$1,251.07	\$177.22
All Other Secured	\$1,344.79	\$60.00	\$0.00
TOTAL SECURED:	\$287,360.03	\$1,311.07	\$177.22
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$120,138.03	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$986.71</u>
Disbursements to Creditors	<u>\$1,488.29</u>
TOTAL DISBURSEMENTS :	<u>\$2,475.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/03/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.